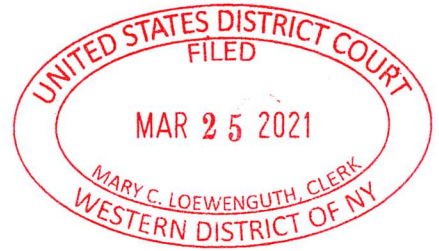


UNITED STATES DISTRICT COURT
WESTERN DISTRICT OF NEW YORK



STEVE VILLA,

Plaintiff,

v.

19-CV-1701-JLS-JJM

SOUTHWEST CREDIT SYSTEMS,
L.P.,

Defendant.

DECISION AND ORDER

On December 20, 2019, Plaintiff Steve Villa commenced this action against Defendant Southwest Credit Systems, L.P., pursuant to the Fair Debt Collection Practices Act. Dkt. 1. Defendant answered on January 22, 2020. Dkt. 4.

On January 28, 2020, this Court¹ referred this case to United States Magistrate Judge Jeremiah J. McCarthy for all proceedings under 28 U.S.C. § 636(b)(1)(A) and (B). Dkt. 6.

On March 25, 2020, Defendant moved for summary judgment. Dkt. 13. On January 29, 2021, Judge McCarthy issued a Report and Recommendation ("R&R"), recommending that Defendant's motion be granted. Dkt. 35. Plaintiff objected on

¹ Judge Vilardo was originally assigned to this case and made the referral to Magistrate Judge McCarthy. On February 18, 2020, this case was reassigned to the undersigned. See Dkt. 9.

February 12, 2021. Dkt. 36. Defendant responded to the objections on February 25, 2021. Dkt. 38. Plaintiff replied on March 5, 2021. Dkt. 39.

A district court may accept, reject, or modify the findings or recommendations of a magistrate judge. 28 U.S.C. § 636(b)(1); Fed. R. Civ. P. 72(b)(3). A district court must conduct a *de novo* review of those portions of a magistrate judge's recommendation to which a party objects. *Id.*


This Court has carefully reviewed the R&R, the relevant record, the objection and response, and the materials submitted by the parties. Based on that *de novo* review, the Court accepts Judge McCarthy's recommendation to grant Defendant's motion for summary judgment.

CONCLUSION

For the reasons stated above and in the R&R, Defendant's motion for summary judgment is GRANTED. Dkt. 13. The Complaint is dismissed. Dkt. 1. The Clerk of Court shall close this case.

SO ORDERED.

Dated: March 25, 2021
Buffalo, New York



JOHN L. SINATRA, JR.
UNITED STATES DISTRICT JUDGE